

Form 605

Corporations Act 2001

Section 671B

Notice of ceasing to be a substantial holder

To: Company/registered scheme/notified foreign passport fund name

ACN/ARSN/APFRN

PIONEER CREDIT LTD

NFPFRN (if applicable)

103 003 505

1. Details of substantial holder (1)

Name Nomura Holdings Inc and its related bodies corporates

ACN/ARSN (if applicable) n/a

NFPFRN (if applicable)

The holder ceased to be a substantial holder on

28/07/2026

The previous notice was given to the company, or the responsible entity for a registered scheme, or the operator of a notified foreign passport fund on

16 /12/2024

The previous notice was dated

16/12/2024**2. Change of relevant interests**

Particulars of each change in, or change in the nature of, a relevant interest (2) of the substantial holder or an associate (3) in voting securities of the company, scheme or fund, since the substantial holder was last required to give a substantial holding notice to the company, scheme or fund are as follows:

Date of change	Person whose relevant interest changed	Nature of change (4)	Consideration given in relation to change (5)	Class (6) and number of securities affected	Person's votes affected
28/07/2026	Nomura Special Investments Singapore Pte. Ltd.	Change of voting power following increased share capital	nil	No change in number of securities since previous notice	

3. Changes in association

The persons who have become associates (3) of, ceased to be associates of, or have changed the nature of their association (7) with, the substantial holder in relation to voting interests in the company, scheme or fund are as follows:

Name and ACN/ARSN (if applicable)	Nature of association
Not Applicable	

4. Addresses

The addresses of persons named in this form are as follows:

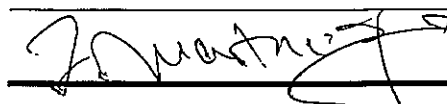
Name	Address
Nomura Holdings Inc. (NHI)	1-13-1 Nihonbashi, Chuo-ku, Tokyo 103-8645, Japan
Nomura Special Investments Singapore Pte Ltd	10 Marina Boulevard, Marina Bay Financial Centre Tower 2, #36-01 Singapore 018983
Other NHI subsidiaries	Available at https://www.nomuraholdings.com/company/group/

Signature

print name TOMONORI MATSUNAGA

capacity Managing Director

sign here



date 31 July 2026